

**REMARKS**

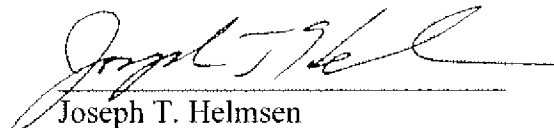
The Examiner has restricted claims in this case to six distinct inventions designated as Invention I, claims 1-16, drawn to a method of conducting financial transactions with delayed processing of a payment; Invention II, claims 17-20, drawn to a method of conducting biometrically-initiated financial transactions by providing a plurality of payment options to the payor; Invention III, claims 21-22, drawn to a method of registering and storing a customer preference regarding payment options regarding delay periods; Invention IV, claim 23, drawn to a method of dividing a financial transaction into two or more parts for delayed processing; Invention V, claims 24-30, drawn to a method of processing a plurality of financial transactions associated with at least one payment instruction; and Invention VI, claim 31, drawn to a method of delaying a financial transaction by looking up instructions from a database associated with the merchant.

Applicants have elected, without traverse, the invention of Invention I drawn to claims 1-16. Applicants expressly reserve the right to present the claims of Invention II (claims 17-20), Invention III (claims 21 and 22), Invention IV (claim 23), Invention V (claims 24-30), Invention VI (claim 31) or other claims, in one or more divisional applications at a later date.

**AUTHORIZATION**

The Commissioner is hereby authorized to charge any additional fees which may be required for this Amendment and Response, or credit any overpayment, to deposit account no. 50-0436.

Respectfully submitted,  
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